

Chart 2  
Monthly Insurance Rates For Retirees  
Basic Life, Health Insurance Coverage (Non-Medicare Plans), and Dental Coverage  
For Retirees Insured In The Basic Plan  
Rates For Monthly Payroll Deduction, and Direct Payment Purposes  
Effective For The Premium Due July 1, 2005

Type Of Coverage	Premium Amount To Be Deducted on Payroll				Full Cost Premium	
	Premium For Retiree (Who Retired Before July 2, 1994)		Premium For Retiree (Who Retired After July 1, 1994)			
Basic Life \$5,000 Coverage Only	\$0.53		\$0.80		\$5.30	
Altus Dental Coverage	Individual	Family	Individual	Family	Individual	Family
	\$27.13	\$64.69	\$27.13	\$64.69	\$27.13	\$64.69
Health Plan Costs (Including Basic Life \$5,000 Insurance)	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Comm. Indemnity Community Choice Plan	\$37.40	\$86.48	\$56.10	\$129.72	\$373.99	\$864.75
Commonwealth Indemnity Plan with CIC	88.26	201.13	118.45	269.37	631.72	1,429.49
Commonwealth Indemnity Plan without CIC	60.39	136.49	90.58	204.73	603.85	1,364.85
Commonwealth Indemnity Plan PLUS	44.08	101.59	66.12	152.40	440.77	1,015.94
Fallon Community Health Plan Direct Care	32.54	77.29	48.81	115.93	325.37	772.85
Fallon Community Health Plan Select Care	38.02	89.46	57.04	134.20	380.21	894.61
Harvard Pilgrim Health Care POS	43.15	103.53	64.72	155.31	431.45	1,035.34
Health New England	34.19	83.89	51.28	125.84	341.85	838.91
Navigator by Tufts Health Plan	41.45	99.52	62.18	149.29	414.50	995.21
Neighborhood Health Plan	33.34	87.41	50.02	131.12	333.44	874.09

CIC: Catastrophic Illness Coverage

Individual CIC: \$27.87/month

Family CIC: \$64.64/month

The Altus Dental Coverage, when elected by an retiree, is entirely paid by the retiree.